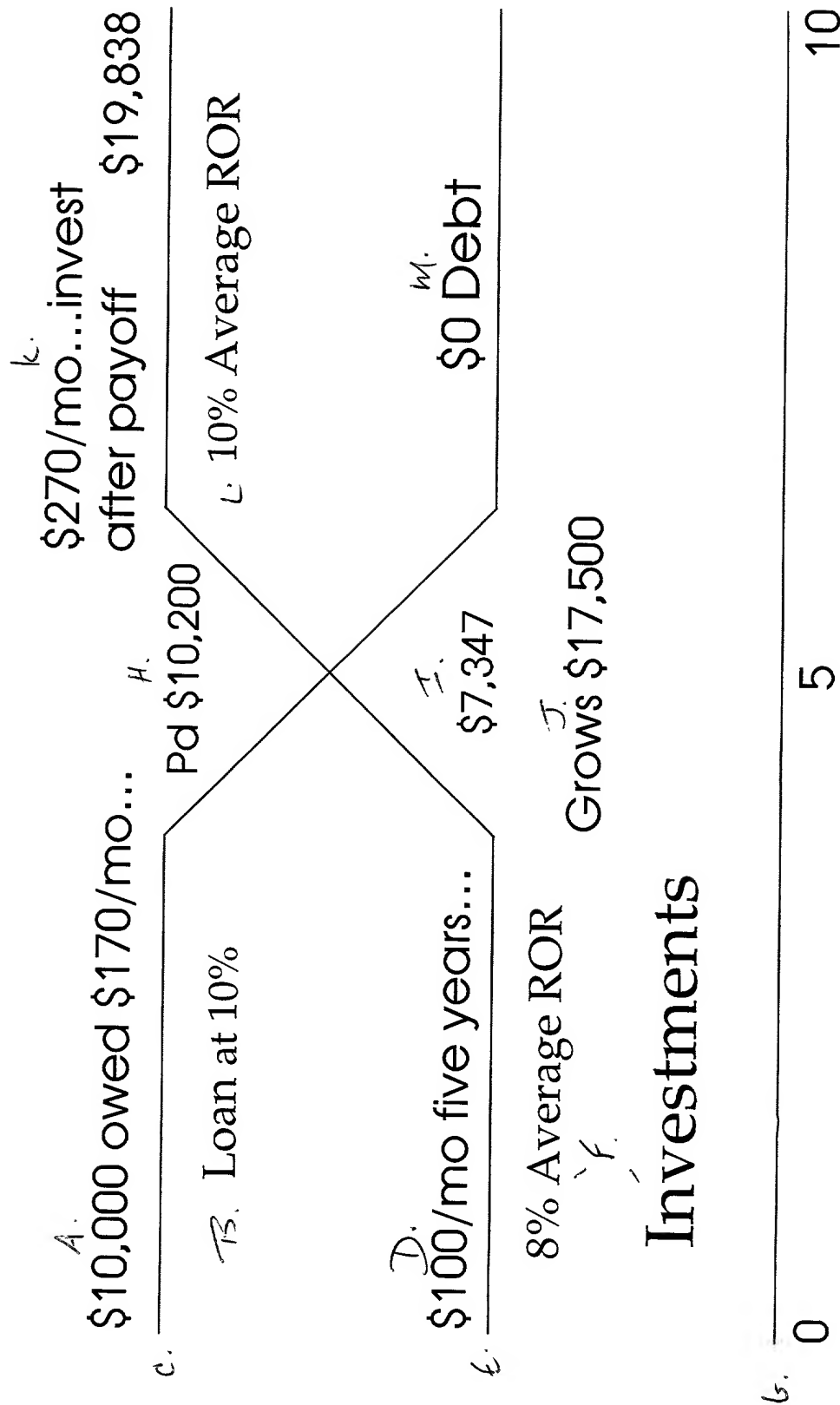


Fig. 1

DEBT TO SAVINGS PROGRAM

DEBT TO SAVINGS PROGRAM



2

FIG. 2

